

Fill in this information to identify the case:

Debtor1 Wayne V. Lewis

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the : WESTERN District of Pennsylvania  
(State)

Case number 22-10056-GLT

## Form 4100R Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: Metropolitan Life Insurance Company

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 2477

Property address: 9100 SILVERTHORN RD  
Number Street  
MCKEAN, PA 16426  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 20 / 2024  
MM/DD/YYYY

- ☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ \_\_\_\_\_
- c. Total. Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

Debtor 1 Wayne V. Lewis Document Page 2 of 3 Case Number (if known) 22-10056-GLT

First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
- ☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☒ all amounts the creditor contends remain unpaid

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /s/ Michelle L. McGowan  
Signature

Date 9/12/2024

Print Michelle L. McGowan Title Authorized Agent  
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd., Suite 450  
Number Street

Alpharetta, GA 30004  
City State Z P Code

Contact 470-321-7112

Email mimcgowan@raslg.com

**UNITED STATES BANKRUPTCY COURT  
WESTER DISTRICT OF PENNSYLVANIA  
DISTRICT OF ERIE**

**IN RE:**

**Wayne V. Lewis  
Debtor.**

**CASE NO.: 22-10056-GLT  
Chapter 13**

\_\_\_\_\_ /

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on September 16, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Wayne V. Lewis  
9100 Silverthorn Road  
McKean, PA 16426-1527

And via electronic mail to:

Michael J. Graml  
714 Sassafras Street  
Erie, PA 16501

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Office of the United States Trustee  
1000 Liberty Avenue  
Suite 1316  
Pittsburgh, PA 15222

By: /s/ Long-Giang Nguyen  
Email: petnguyen@raslg.com